

Table II.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	36.3%	19.2%	20.5%	21.3%	29.3%	43.9%	20.8%	38.6%
New England:								
Connecticut	34.6%	29.2% *	13.7% *	24.3% *	21.0%	41.5%	19.7%	36.7%
Maine	56.1%	21.7% *	30.3% *	24.8% *	30.5%	82.1%	26.6%	61.1%
Massachusetts	27.1%	2.9% *	--	2.5% *	23.0% *	35.9%	2.3% *	31.0%
New Hampshire	36.7%	16.7% *	8.3% *	8.7% *	21.6%	56.0%	11.9% *	40.8%
Rhode Island	31.3%	9.6% *	37.2% *	7.6% *	14.2% *	45.2%	16.2% *	33.5%
Vermont	34.9%	14.9% *	27.2% *	16.1% *	29.3%	51.0%	23.9%	37.6%
Middle Atlantic:								
New Jersey	37.9%	0.9% *	24.7% *	24.6% *	16.1% *	53.4%	25.2%	39.7%
New York	30.2%	7.8% *	12.6% *	8.1%	15.6%	40.8%	10.6%	32.7%
Pennsylvania	25.1%	17.2% *	16.7% *	2.1% *	17.1%	34.0%	11.7%	27.1%
East North Central:								
Illinois	34.6%	35.3%	19.4% *	15.8%	31.5%	40.2%	20.9%	36.5%
Indiana	39.2%	--	30.8% *	34.0%	44.5%	38.7%	30.9%	40.0%
Michigan	38.1%	--	14.8% *	17.4% *	39.6%	43.9%	14.9%	41.3%
Ohio	37.2%	--	29.7% *	23.7% *	23.3%	44.7%	28.8%	38.2%
Wisconsin	44.8%	48.3% *	30.1% *	42.8%	42.2%	47.2%	32.5%	46.2%
West North Central:								
Iowa	37.7%	34.4%	15.2% *	32.9%	36.6%	41.3%	21.6%	39.9%
Kansas	43.1%	22.0% *	15.6% *	39.8%	41.1%	50.8%	26.0%	46.7%
Minnesota	39.9%	14.2% *	27.5% *	34.5%	39.2%	43.7%	24.4%	42.3%
Missouri	36.5%	--	34.1% *	27.4% *	14.0%	45.7%	21.5%	38.4%
Nebraska	54.0%	57.6%	40.3%	29.7% *	50.1%	61.4%	45.3%	55.3%
North Dakota	34.9%	41.6%	26.2% *	28.3%	34.9%	38.9%	33.5%	35.2%
South Dakota	28.4%	13.1% *	24.4% *	29.7%	22.7%	35.5%	24.7%	29.2%
South Atlantic:								
Delaware	36.0%	2.7% *	9.8% *	16.0% *	36.6%	42.5%	5.9% *	39.5%
District of Columbia	28.8%	6.1% *	18.2% *	19.2% *	13.2%	43.6%	15.4% *	31.0%
Florida	37.6%	8.6% *	21.6% *	22.9%	28.3%	45.3%	19.3%	40.3%
Georgia	51.7%	--	14.9% *	22.7% *	47.5%	60.8%	19.9% *	54.5%
Maryland	34.5%	30.1% *	14.0% *	16.5% *	39.2%	39.1%	17.8% *	37.8%
North Carolina	48.3%	--	11.3% *	48.3%	54.7%	49.7%	22.0% *	51.2%
South Carolina	35.6%	1.9% *	18.1% *	27.7% *	22.6%	43.4%	13.2% *	37.5%
Virginia	35.7%	12.3% *	9.3% *	16.4% *	42.7%	39.9%	12.9%	38.9%
West Virginia	36.8%	--	61.5%	11.3% *	26.8%	43.0%	32.6%	37.2%
East South Central:								
Alabama	28.0%	--	9.6% *	9.9% *	16.6% *	37.3%	8.8% *	30.9%
Kentucky	44.8%	34.8% *	32.1% *	21.6% *	39.6%	50.9%	32.4%	45.9%
Mississippi	27.4%	--	15.2% *	18.3% *	14.7% *	33.4%	27.4%	27.4%
Tennessee	46.0%	9.2% *	54.8%	29.5%	29.9%	53.7%	36.0%	47.1%
West South Central:								
Arkansas	47.1%	--	19.0% *	10.7% *	43.8%	60.5%	12.3% *	53.6%
Louisiana	28.8%	--	21.9% *	24.4% *	28.2%	33.2%	27.9%	29.0%
Oklahoma	31.2%	--	47.7%	29.2%	24.6%	34.0%	33.3%	30.8%
Texas	29.8%	--	23.7% *	22.7%	19.9%	36.4%	15.4%	31.9%
Mountain:								
Arizona	45.1%	--	13.1% *	29.0%	26.5%	54.0%	28.1% *	47.1%
Colorado	35.3%	30.3% *	18.5% *	15.9% *	25.7% *	46.7%	24.2%	37.2%
Idaho	45.2%	--	39.3%	27.7%	41.2%	51.9%	32.5%	47.8%
Montana	38.2%	27.8% *	22.0% *	32.4%	44.7%	42.5%	24.6%	43.3%
Nevada	39.7%	--	15.1% *	33.5% *	22.7% *	48.7%	24.8%	42.6%
New Mexico	33.4%	--	0.0%	12.8% *	7.3% *	50.0%	22.2% *	35.5%
Utah	41.6%	--	48.0%	27.3% *	41.1%	45.3%	30.1%	43.8%
Wyoming	48.5%	66.9%	42.3%	27.8%	38.4%	63.1%	53.4%	46.8%
Pacific:								
Alaska	49.1%	--	47.0%	48.4%	46.9%	51.9%	47.5%	49.4%
California	30.6%	14.2% *	14.5% *	13.1%	18.6%	40.8%	17.0%	33.1%
Hawaii	32.1%	30.1%	20.3% *	37.4%	24.3%	35.7%	26.1%	33.9%
Oregon	38.6%	18.9% *	30.1% *	28.8% *	47.4%	39.6%	24.6%	41.2%
Washington	57.2%	54.2%	32.8%	38.0%	66.9%	60.7%	45.6%	59.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Table II.F.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	1.69%	1.48%	1.13%	1.20%	0.99%	0.91%	0.75%
New England:								
Connecticut	2.81%	11.86% *	7.36% *	7.96% *	5.82%	3.67%	4.95%	3.12%
Maine	5.56%	9.59% *	10.56% *	8.68% *	6.25%	4.75%	6.59%	5.96%
Massachusetts	3.61%	2.34% *	--	2.40% *	8.67% *	5.24%	1.36% *	4.14%
New Hampshire	3.46%	12.76% *	5.54% *	4.59% *	6.12%	5.48%	5.09% *	3.97%
Rhode Island	2.52%	5.87% *	13.17% *	5.44% *	5.68% *	3.15%	5.48% *	2.82%
Vermont	3.60%	6.50% *	10.29% *	5.41% *	6.61%	7.09%	5.57%	4.37%
Middle Atlantic:								
New Jersey	4.89%	0.94% *	9.47% *	8.46% *	6.81% *	5.93%	6.37%	5.57%
New York	2.53%	3.69% *	4.81% *	2.40%	4.26%	3.57%	2.47%	2.82%
Pennsylvania	2.48%	8.32% *	6.13% *	1.32% *	4.77%	3.74%	3.28%	2.79%
East North Central:								
Illinois	2.95%	8.94%	6.44% *	3.69%	5.11%	4.42%	3.79%	3.32%
Indiana	3.31%	--	11.03% *	8.98%	7.01%	4.39%	6.62%	3.59%
Michigan	3.42%	--	5.77% *	7.48% *	7.02%	4.95%	4.10%	3.84%
Ohio	3.76%	--	10.95% *	7.33% *	5.36%	5.41%	6.02%	4.16%
Wisconsin	3.95%	16.97% *	9.37% *	8.26%	7.30%	5.84%	6.65%	4.32%
West North Central:								
Iowa	3.18%	9.75%	6.73% *	8.16%	6.32%	4.74%	4.87%	3.59%
Kansas	3.77%	11.22% *	6.40% *	9.90%	7.71%	5.59%	5.19%	4.39%
Minnesota	3.13%	10.21% *	10.34% *	7.63%	6.77%	4.68%	5.91%	3.59%
Missouri	3.50%	--	11.52% *	8.38% *	4.09%	5.27%	5.85%	3.89%
Nebraska	3.61%	12.37%	11.42%	9.68% *	7.81%	4.75%	7.21%	4.01%
North Dakota	3.02%	12.09%	9.28% *	6.93%	5.22%	5.10%	6.09%	3.44%
South Dakota	3.18%	5.45% *	8.21% *	6.75%	5.15%	6.22%	5.16%	3.70%
South Atlantic:								
Delaware	3.99%	2.01% *	6.73% *	6.20% *	7.97%	6.17%	2.82% *	4.54%
District of Columbia	3.52%	4.41% *	12.03% *	9.00% *	3.76%	6.64%	5.87% *	4.03%
Florida	3.11%	5.59% *	11.29% *	5.75%	6.05%	4.46%	4.92%	3.51%
Georgia	4.33%	--	7.43% *	7.88% *	10.92%	5.36%	6.52% *	4.59%
Maryland	3.42%	14.46% *	9.82% *	7.18% *	7.64%	4.92%	6.24% *	3.93%
North Carolina	4.15%	--	5.79% *	10.14%	10.45%	5.19%	7.67% *	4.42%
South Carolina	3.73%	2.09% *	8.38% *	11.44% *	5.85%	5.08%	5.15% *	4.02%
Virginia	4.40%	7.41% *	4.74% *	5.43% *	9.13%	6.34%	3.46%	4.98%
West Virginia	3.90%	--	11.97%	6.26% *	7.29%	5.07%	8.17%	4.21%
East South Central:								
Alabama	4.36%	--	5.96% *	4.48% *	7.14% *	6.61%	3.74% *	5.03%
Kentucky	3.29%	10.73% *	15.28% *	7.36% *	7.38%	4.34%	7.51%	3.54%
Mississippi	4.13%	--	7.14% *	7.25% *	5.86% *	6.18%	6.54%	4.71%
Tennessee	4.28%	5.41% *	10.54%	8.02%	7.79%	6.10%	6.36%	4.71%
West South Central:								
Arkansas	3.88%	--	9.44% *	5.98% *	8.96%	5.37%	5.66% *	4.38%
Louisiana	3.38%	--	9.61% *	7.60% *	6.17%	5.30%	7.44%	3.77%
Oklahoma	3.69%	--	10.96%	8.13%	6.76%	5.66%	6.49%	4.24%
Texas	2.25%	--	8.57% *	5.34%	3.90%	3.18%	3.60%	2.51%
Mountain:								
Arizona	8.56%	--	9.00% *	8.34%	7.19%	10.86%	8.67% *	9.22%
Colorado	3.71%	15.37% *	8.19% *	6.13% *	8.13% *	5.28%	6.62%	4.16%
Idaho	5.49%	--	11.71%	7.88%	8.08%	8.35%	6.47%	6.32%
Montana	3.10%	10.54% *	9.10% *	7.96%	7.54%	4.24%	5.64%	3.74%
Nevada	3.68%	--	6.58% *	11.14% *	8.77% *	4.75%	6.59%	4.18%
New Mexico	3.63%	--	0.00%	5.27% *	3.30% *	5.05%	6.94% *	4.11%
Utah	3.77%	--	13.37%	8.29% *	8.20%	5.17%	7.21%	4.23%
Wyoming	4.18%	10.48%	12.38%	7.68%	9.70%	5.80%	7.09%	5.07%
Pacific:								
Alaska	5.00%	--	13.07%	11.78%	7.53%	8.50%	8.50%	5.63%
California	2.51%	5.20% *	4.50% *	3.06%	3.76%	4.00%	3.04%	2.93%
Hawaii	3.95%	8.11%	7.01% *	8.74%	5.91%	6.81%	5.26%	4.84%
Oregon	3.74%	8.79% *	9.67% *	9.07% *	7.74%	5.53%	5.60%	4.33%
Washington	4.05%	12.23%	8.92%	7.71%	6.15%	6.41%	5.84%	4.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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